

What is claimed is:

1 1. An advertising system comprising:  
2 a content provider which generates ad banners;  
3 a target computer which receives the ad banners;  
4 an agent which is transmitted from the content provider to  
5 the target computer, the agent obtains user information and  
6 transmits the user information to the content provider; and  
7 a program running on the content provider, the program  
8 organizes the user information and updates a user specific  
9 database.

1 2. The advertising system of claim 1 wherein the agent is  
2 software executed by the target computer.

1 3. The advertising system of claim 1 further comprising a  
2 baseline user profile which is updated by the program running on  
3 the contact provider.

1 4. The advertising system of claim 3 wherein the baseline  
2 user profile includes information on Web sites visited.

1 5. The advertising system of claim 1 wherein the agent  
2 collects information using MICROSOFT® ACTIVE X™.



Sub 2  
a  
1 ~~9. The method of claim 7 wherein the collecting step is~~  
2 executed by an agent running on the target computer.

Sub 9  
1 ~~10. The method of claim 8 wherein the agent is transmitted~~  
2 with the ad banner.

Sub 10  
1 ~~11. The method of claim 9 wherein the agent is independent~~  
2 of a browser executing on the target computer.

1 ~~12. The method of claim 7 wherein the ad banner is~~  
2 transmitted in an Internet protocol format.

Sub 10  
1 ~~13. The method of claim 7 wherein the generating of the~~  
2 second user ad banners involves applying rules which include  
3 dynamic information profiling the target computer user.

Sub 3  
a  
1 ~~14. A content provider for providing advertising content~~  
2 over a network comprising:  
3 a plurality of user profiles, each user profile in the  
4 plurality of user profiles including user data corresponding to a  
5 target computer account;

6 a munging agent which updates each user profiles based on  
7 data transmitted from an agent;  
8 a rule set associated with each user profile including rules  
9 generated from the user data; and  
10 a rulebook which selects data to be transmitted from an  
11 advertising content database using the rule set.

15. An advertising system comprising:

1 a content provider which generates a means for advertising;  
2 a target computer which receives the means for advertising;  
3 a means for obtaining user information and transmitting the  
4 user information to the content provider, the means for obtaining  
5 user information transmitted from the content provider to the  
6 target computer; and  
7 a means for organizing the user information and upgrading a  
8 user specific database.  
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